

Did You Know?

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that this month's article was last seen in our May 2018 newsletter. I received so many favorable responses I decided to update it a little and republish it. Here goes. Many veterans don't bother to file claims for service-connected compensation because their condition is minor and would probably result in only a 10% rating. They feel the paperwork is too complicated. Examples would be diabetes under control with diet, tinnitus, minor arthritis in a broken finger or very mild PTSD (Post Traumatic Stress Disorder). When I run across these vets I tell them that the paperwork is easy and our trained Service Officers will help with the process. Yes, they may only get 10% (currently at \$140 a month) but that rating opens up a cornucopia of other benefits. A dozen immediately come to mind; they are:

1. Ten points civil service preference on government jobs.
2. Waiver of VA home loan funding fees (that could be a savings of thousands of dollars on the closing).
3. Free hearing aids and eyeglasses at the VA
4. Possible retraining under the Vocational Rehabilitation program.
5. Free bus rides (at least in Chicago).
6. Discounts at our National Parks.
7. Free hunting and fishing licenses in Illinois.
8. No copayments for Veterans Health Administration outpatient visits.
9. Travel pay for treatment of that particular service-connected condition when using a Veterans Administration hospital.
10. Eligible for \$10,000 in Veterans Administration life insurance.
11. Free or reduced city and village vehicle stickers.
12. Higher eligibility category at the VA hospital.

In addition to the above I stress that their condition over the years may get worse and they can always apply for an upgrade. Many World War II, Korean and Vietnam veterans started with a minor 10% knee injury and over the years it got worse. Some have to undergo total knee replacements. This can increase their rating well beyond 50% in most cases.

Finally if they are still hesitant to file I pull my ace out of my sleeve and tell them getting this rating can protect their spouses and make it easier for them to receive survivor's benefits. That minor coronary artery disease could result in a massive fatal heart attack or that diabetes could result in a deadly diabetic coma.

Once they realize all of the potential benefits we usually get them to file. **Are you one of those who hasn't yet filed?** If so contact our office and one of our Service Officers will help get the ball rolling.

"The true soldier fights not because he hates what is in front of him, but because he loves what is behind him."

G.K. Chesterton